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## FEATURES OF BANK-FINANCE TERMS IN ENGLISH AND UZBEK LANGUAGES

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## FEATURES OF BANK-FINANCE TERMS IN ENGLISH AND UZBEK LANGUAGES

Cover Page Footnote

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Erratum

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**FEATURES OF BANK-FINANCE TERMS IN ENGLISH AND UZBEK LANGUAGES**

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**Abstract:** This article covers the history of bank-finance terms in English and Uzbek. It also shows the meanings of the terms studied and their compatibility with other words, as well as other words in different languages.

**Key words:** terminology, terms, bank, finance, etymological analysis, translation, retrieval.

**ИНГЛИЗ ВА ЎЗБЕК ТИЛЛАРИДАГИ БАНК-МОЛИЯ ТЕРМИНЛАРИНИНГ  
ЎРГАНИЛИШИДА ЎЗИГА ХОС ХУСУСИЯТЛАР**

Атаева Нилуфар Салиевна, ўқитувчи  
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**Аннотация:** Ушбу мақолада инглиз ва ўзбек тилларидаги банк-молия терминларининг ўрганилиш тарихи ёритиб берилган. Шунингдек, ўрганилаётган терминларнинг маъно ўзгариши ва бошқа сўзлар билан мувофиқлиги, бошқа тиллардан ўзлаштирилган сўзлар кўрсатиб ўтилган.

**Калит сўзлар:** терминология, терминлар, банк, молия, этимологик таҳлил, таржима, олинма сўзлар.

**ОСОБЕННОСТИ БАНКОВСКО-ФИНАНСОВЫХ ТЕРМИНОВ НА АНГЛИЙСКОМ  
И УЗБЕКСКОМ ЯЗЫКАХ**

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**Аннотация:** В этой статье рассматривается история банковско-финансовых терминов на английском и узбекском языках. А также показывает значения изучаемых терминов и их совместимость с другими словами, а также другими словами, произнесенными на разных языках.

**Ключевые слова:** терминология, термины, банк, финансы, этимологический анализ, перевод, приобретение.

Globalization and integration of financial and economic processes taking place in the world economy have stimulated the country's economic and financial sectors to a qualitatively new level. This, in turn, led to the need for a more thorough study of the financial sector, the system of financial and economic terms that are actively used in this area. In the process of deepening reforms aimed at achieving economic growth and achieving financial sustainability, it involves the training of qualified, competitive staff capable of communicating freely in several foreign languages. It is therefore crucial to carry out research on the scientific and theoretical aspects of terms used in finance in English, Uzbek and Russian. Comparative analysis of the financial and economic terminology of the financial and economic terms in the world linguistics on the examples of English, Uzbek and Russian languages not only develop systemic relationships in the

lexicon of the studied languages, but also the interdisciplinary comparative-typological studies, classification, characteristic researches, financial and economic terminology and electronic dictionaries of financial and economic terms to identify and analyze the important and distinctive features that are important for creating, and the differences in lexical-semantic phenomena.

Today, the treasury of our country is at the stage of formation and development, and the financial and economic terminology of the Russian, Arabic and Persian languages plays an important role in this process, in the context of historical and interconnectedness with the English financial and economic terminology, which is the internationally recognized language of international dialogue. Studying the interaction of languages is one of the priorities of linguistics and it is important to study the structure of the treasury of the Uzbek language, to reveal the features of nationality and internationalism in it. Based on the developmental trends, the present day's requirement, based on the need to "... encourage research and innovation, and build effective mechanisms for the implementation of scientific and innovative achievements" [1], requires the students to learn different semantic, grammatical, functional-structural aspects. Thus, in the preparation of specialists in the field of finance and banking, the system of financial-economic terms of the sector creates wide opportunities for deep studying of the scientific basis, the scale of scientific researches on the general and specific aspects of the Uzbek and foreign languages, as well as the efficiency increase.

Terminological issues V.V.Vinogradov, G.Vinokur, A.A.Reformatsky, A.Gerd, V.Leychik, R.A.Budagov, D.Lotte, L.Yu.Buyanov, L.A.Kapanadze, K.Kageura, D.Sageder, S.Jakobson, M.M.Munoz, Ch.S.Abdullaeva, G.Abdurakhmonov, S.A.Azizov, I.J.Yuldashev, P.Nishonov, X.D.Paluanova, D.X.Kadirkbekova and others studied in their work. Though there are many studies in the field of terminology, there are still unexplained problems with the nature of the terminology, and their study and resolution suggests a new approach to modern linguistic approaches.

Lexical-semantic, historical-etymological, structural-functional, comparative and statistical issues of financial-economic, tax and customs terminology N.Buyanov, O.L.Shaxbazyan, L.A.Aksyutenkova, N.V.Serbinovskaya, A.A.Proshina, L.Mitireva, V.V.Kasyanov, H.A.Dadaboev, J.Dustmuhammedov, Ch.S.Abdullaeva, Q.M.Musaev, O.A.Akhmedov and other linguists reflected Though many scientific studies on terminology in the financial and economic field have been made, the treasury terms still have not been studied comparatively-typologically, in monographs, especially in English, Uzbek and Russian. D.P.Bolanov, D.B.Buranov, M.U.Umarxujayev, U.Yusupov, G.Hashimov, M.Yusupov and other scientists, who made a great contribution to the development of comparative linguistics in the article, historical principles and linguistic characteristics of treasury terms in various systemic languages, based on the general principles of comparative computing, as well as the criteria for determining the peculiarities of language, the linguistic principles.

The discovery of similar and distinctive aspects of the financial and economic terminology used in treasury in English, Uzbek and Russian, as well as their derivative-

semantic, semantic-methodological and linguistic features, demonstrates more extensive branch terminology. It is well known that in modern English and Uzbek languages the meaning of word change, migration of meaning, loss of communication between some meanings of the polesemantic word, formation of a new word through some of them is called semantic or lexical-semantic speech[2].

One of the topical issues of linguistics is the dietary research of derivative properties of various structural languages. In this sense, the study of the historical etymology of terms used in treasury in English, Uzbek and Russian is of great importance today. Treasury as a specially authorized financial institution is a historically composite part of the state financial and economic infrastructure. The treasury terminology of different languages has historically been trends in the development and development of the state in accordance with the tasks assigned to this organization by historians. Due to the long-term interaction of the Turkic languages during the historical process, the scientific-technical, religious, There is also a large volume of Arabic, especially Persian words. For example: forfeit – штраф – жарима (арабча); crisis – кризис – инқироз (арабча); reform – реформа – ислохот (арабча); finance – финансы – молия (арабча); property – имущество – мулк (арабча); price – цена – нарх (форсча); shortage – недостача – камомад (форсча).

The most profitable ways of forming treasury terms in English and Russian are mastering, removal and morphological methods, and the main source of the development of financial and economic terms is Latin. Most English-language treasury terminology is a Latin word borrowed in Latin or French or French: default (дефолт), capital (капитал), budget (бюджет), tax (солиқ), commerce (коммерция, тижорат), deficit (дефицит, камомад), finance (молия), deposit (депозит), bureau de change. Latin and Greek to English: audit (аудит), analysis (анализ, таҳлил), capital (капитал), deposit (депозит), deficit (камомад).

Combining words with compositing and affixing words and basing the basics with helpful words, and also making terms by combining the basics with a graphical component: budget-priced (арзон нархли); stockholder акционер; co-fiduciary (биргаликда васийлик қилувчи шахс); book-keeper (бухгалтерлик китобларини юритиш); Конверсия (жумладан, феъллар субстантивацияси (отлашиши): to bid (нарх таклиф қилмоқ), bid (қимматбаҳо қоғоз ёки бошқа товар), харидор томонидан таклиф қилинган нарх, талаб нархи; харидларга талабнома нархи); to cut (кесмоқ, қисқартирмоқ) – cut (қисқартириш).

Terminological compounds are multi-component, separately compiled, semantically integral, combining two, three or more terminology components: tender offer (тендер таклифи); stock trust certificate (ишонч асосидаги акциядорлик гувоҳномаси), treasury certificate (хазина гувоҳномаси).

In the process of selecting financial and economic terms used in the treasury sphere, contextual unit terms are defined. In the explanatory dictionary of Y.M.Mirkina, 365 terms-units are commonly used lexemes and acquire terminological meaning only in special documentation.

For example: date – дата – сана – date of wedding (дата свадъбы-тўй санаси; day – день – кун: (мера времени, применяемая при финансово-экономических расчетах) ~ of reckoning день расчетов (ҳисоб-китоб куни ); день сведения счетов (ҳисобларни таққослаш куни); business ~ рабочий день ( иш куни) effective – of registration день (совершения) регистрации (ценной бумаги) (қимматбаҳо қоғоз)ни қайд қилиш куни); pay~ платежный день, день совершения платежа (тўлов куни, тўловни амалга ошириш куни) – beautiful day (прекрасный день-ажойиб кун) [3].

The tradition of terminologization of common words with diminutive suffixes is observed in relation to literary words borrowed from the Uzbek or Russian languages. Ex: «пластик карточка, карточкалар». In the research process, it was suggested that classification of financial and economic terms in the Treasury based on terminology is based on the following basic principles:

- 1) according to the social sphere of science or society;
- 2) Small systems in small systems (large fans);
- 3) according to the concepts expressing terms;
- 4) according to the terminology structure;
- 5) according to the terminology;
- 6) according to the original national terms (terms created on the basis of the internal, Uzbek or Russian language);
- 7) Terms of reference: a) the Latin language; b) Greek language; c) English and other modern novel-german languages; d) in the Russian language or in Russian language; d) Arabic; e) according to the terms of accession in Persian;
- 8) hybrid terms (terms in mother tongue, root or base of terms of reference, etc.)[4].

In the process of translating treasury terms from English into Uzbek, it is advisable to take into account grammatical, phonetic, lexical and stylistic differences of languages. Consideration should be given to polysemy resulting from the tendency of the English language to euphemization and contextualization. In addition, it is necessary to take into account the processes associated with the tendency to reduce (abbreviation) multicomponent terms that are actively used in the English language, the phenomena of terminologization and determinism.

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